

1 121EDWARD A. MORALES
2 1200 S 1500 E
3 T2104
4 CLEARFIELD, UT 84401
5 (801)815-7228 C
6 (801)217-3933 H

RECEIVED CLERK
JAN 12 2009
U.S. DISTRICT COURT

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U.S. DISTRICT COURT

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RECEIVED
U.S. DISTRICT COURT

5 IN THE UNITED STATES COURT DISTRICT OF UTAH

8 EDWARD MORALES Pro-se
9 Plaintiffs.

CASE NO.: _____

10 Vs.
11 Defendants

Case: 1:09cv00006
Assigned To : Waddoups, Clark
Assign. Date : 1/13/2009
Description: Morales v. Continental
Finance et al

12 CONTINENTAL FINANCE. COMPANY LLC.
13 FIRST BANK OF DELAWARE INC.

COMPLAINT

14 JURISDICTION

15 This Court has jurisdiction over this matter under 28 U.S.C. sec. 1331, 1337(a), 1345 and
16 1355 and under the 15 U.S.C. sec. 45(a) (1), 49, 53 (b), and 56(a), this action arises under 15 U.S.C.
17 sec. 1681(g) (10). Of the DISTRICT OF UTAH 350 SOUTH MAIN STREETS, SALT LAKE CITY, UTAH
18 84101.

19 COMPLAINT FOR ACCOUNTING

20 Plaintiff complains and for causes of action alleges as follows: At all times herein Plaintiff is a
21 Resident of the STATE OF UTAH COUNTY OF DAVIS, with residence at 1200 South 1500 West, Unit
22 T2104, West Haven UT, 84015, with Social Security ending in 7130 (see exhibit #1).

23 Upon information and belief (see exhibits) Defendants;

24 1) CONTINENTAL FINANCE, LLC. 121 CONTINENTAL DR, NEWARK DE 19713 OR
25 P.O.Box 8099 Newark, DE 19714-8099 Newark, DE Issued By First Bank Of Delaware,
26 Delaware, 19714-8099 U.S.A.

1 2) FIRST BANK OF DELARARE, 1000 Rocky Run Parkway, Wilmington, DE 19803
2 PHONE (888)323-3511.

3

4 PRELIMINARY ALLEGATIONS

5

6 CAUSE(S) OF ACTION; All (5) Defendants (see compliant section);

7 1- CONTINENTAL FINANCE. COMPANY LLC.
8 2- FIRST BANK OF DELAWARE INC.

9

10 did not follow reasonable and required procedures of the FAIR
11 CREDIT REPORTING ACT (F.C.R.A) and UNITED STAET
12 CODE 15, Chapter 41, Sub-chapter V ,to assure maximum
13 possible accuracy in Plaintiff's credit Report and refused to
14 remove and/or correct inaccuracy information pertaining to

15 **First Bank of DE/ Continental Finance, (ACCT# 5206-0500-**
16 **0094-2728") reported; "LATE PAYMENTS AND**
17 **CURRENT BALANCE" (see exhibit #1). This account was**
18 **closed in Nov.2007 and paid in full in May, 2008 (see exhibit**
19 **#2, this account has \$0.00 balance and has never been late)**
20 **ACCT# 5206-0500-0094-2728" This inaccurate information**
21 **contained in Plaintiff's Credit Report in VIOLATION of the**
22 **FEDERAL CREDIT RE[PORTING ACT Title 15 U.S.C. sec.**
23 **and pursuant to 15 U.S.C. sec. 1681(I) failed to properly**
24 **reinvestigate the disputed items (see exhibits 2, 3, 4) and**
25 **properly remove/delta the items in question within the time**
26 **frame provided by the FEDERAL CREDIT REPORTING ACT,**
27 **from Plaintiff's credit report.**

28 DEMANDS

1
2 Based on the Complaint the Plaintiff has suffered denial of credit; humiliation, mental anguish,
3 emotional distress and time lost on Legal research and preparation of this Complaint.

4 DEFENDANTS have maliciously, willfully, repeatedly and knowingly violated PLAINTIFF'S RIGHT
5 UNDER THE "FEDERAL CREDIT REPORTING ACT" (FCRA).

6 Plaintiff seeks the immediate and permanently deletion/removal of all misleading and fraudulent
7 items from Plaintiff's credit report as well Plaintiff ask, herein an Injunction barring all
8 parties/defendants at fault to disclose and decimate any/ but not limited to other parties.

9 Plaintiff also seeks herein Punitive Damages in the amount of \$25,000.00 as each of the Defendant's
10 actions towards Plaintiff's was malicious and reckless under the F.C.R.A. in which actions
11 constitute a wanton and gross disregard of the Law.

12 Plaintiff herein also seeks a Trial by Jury of all claims.

13 Plaintiff reserve the right to AMEND this action (Complaint) as new discovery may add.

14

15

16 WHEREOF PLAINTIFF, RESPECTFULLY REQUEST A JUDGEMENT OF THIS COURT BE ENTERED
17 AGAINST ALL DEFENDANTS AWARDING ALL ECONOMICS, COMPENSATORY, punitive damages
18 and all expenses provided by the LAW and such other and further relief as to the Court may be just
19 and proper.

20 Plaintiff hereby reserve the Right to amend this
21 complains as to include all three credit reporting
22 agencies, (Experian, TransUnion and Equifax).

23

24

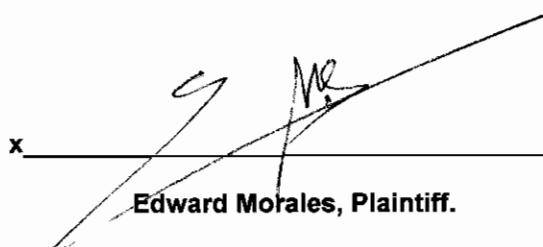
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28 DATED this _____ day of Dec. of 2008.

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Edward Morales, Plaintiff.

ORIGINAL of the forgoing mailed,

On the _____ day of _____. 2008.

Plaintiff hereby certifies this complaint herein has mailed to all two defendants herein below;

Defendants;

- 1) CONTINENTAL FINANCE, LLC. 121 CONTINENTAL DR, NEWARK DE 19713 OR P.O.Box 8099 Newark, DE 19714-8099 Newark, DE Issued By First Bank Of Delaware, Delaware, 19714-8099 U.S.A.
- 2) FIRST BANK OF DELARARE, 1000 Rocky Run Parkway, Wilmington, DE 19803 PHONE (888)323-3511

Please note that if do not remove and do not report any derogatory information within 15 days, all three credit reporting agencies will added to the original complaint

Exhibit # 1

[My Credit Center](#)[Additional Benefits and Tools](#)[Credit Education](#)[My Membership](#)[View Chase account numbers](#)[Log in to Chase Online Banking](#)

Credit Reports & Scores

[My Credit Center](#)
[Credit Reports and Scores](#)
[Credit Alerts](#)

YOUR 3 BUREAU MERGED CREDIT REPORT

Reference #: F10592220

Original Report Date: 11/25/2008

I'd like to...
[Request an updated report](#)
[Dispute an inaccuracy](#)

Name: edward a moates
 Address: 1260 s 1500 e clearfield, UT 84015

DOB:

SUMMARY

| Account Type | Count | Balance | Payments | Open | Closed | Deferred/Unknown |
|--------------------|-------|---------|----------|------|--------|------------------|
| Real Estate | | | | | | |
| Equifax | 0 | \$0 | \$0 | 0 | 0 | 0 |
| Experian | 0 | \$0 | \$0 | 0 | 0 | 0 |
| TransUnion | 0 | \$0 | \$0 | 0 | 0 | 0 |
| Installment | | | | | | |
| Equifax | 1 | \$5,696 | \$281 | 1 | 0 | 0 |
| Experian | 1 | \$5,698 | \$281 | 1 | 0 | 0 |
| TransUnion | 0 | \$0 | \$0 | 0 | 0 | 0 |
| Revolving | | | | | | |
| Equifax | 7 | \$2,103 | \$128 | 4 | 3 | 0 |
| Experian | 6 | \$2,195 | \$0 | 0 | 8 | 0 |
| TransUnion | 0 | \$0 | \$0 | 0 | 0 | 0 |
| Other | | | | | | |
| Equifax | 1 | \$0 | \$0 | 0 | 1 | 0 |
| Experian | 0 | \$0 | \$0 | 0 | 0 | 0 |
| TransUnion | 0 | \$0 | \$0 | 0 | 0 | 0 |

| | Inquiries | Public Records | Collection Accounts | Delinquent Now | Delinquent Prior |
|------------|-----------|----------------|---------------------|-------------------|---------------------|
| Equifax | 7 | 0 | 0 | 1 | c |
| Experian | 25 | 0 | 0 | 1 | c |
| TransUnion | 0 | 0 | 0 | 0 | 0 |

DISCLOSURE INFORMATION

See Contact Information to contact creditor

Account Information

Account: FIRST BK OF DECOMING Account #: 530595000004XXXX Type: Revolving

cochured
→

| Bureau | Consumer Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Account Post Due |
|----------|---------------|-----------|------------|-----------------|-----------------|---------------|----------------|------------------|
| Equifax | I | 07/2007 | \$300 | \$10 | \$100 | 11/2008 | Open | |
| Equifax | I | 07/2007 | \$300 | \$20 | \$200 | 11/2008 | Open | |
| Experian | I | 07/2007 | \$300 | \$30 | \$300 | 11/2008 | Closed | \$136 |

Comments: Experian Account closed at consumers request

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | 1 | 0 | 0 | 10/2008 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Experian | 2 | 1 | 0 | 11/2008 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

PUBLIC RECORD**Bureau Court and Tax Recordings**

No data was reported

CREDIT INFORMATION

See Contact Information to contact creditor

Account Information

| Account: WFS/WACHOVIA DEALER SV | | | Acct #: | 51885049XXXX | Type: | Installment | | |
|---------------------------------|-------------|-----------|------------|-----------------|-----------------|---------------|----------------|-----------------|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Post Due |
| Equifax | I | 11/2007 | \$1,793 | \$281 | \$10/2008 | | Open | |
| Experian | I | 11/2007 | \$5,698 | \$281 | \$7,793 | 10/2008 | Open | |

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 10/2008 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Experian | 0 | 0 | 0 | 10/2008 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

| Account: SEARS/CBSD | | | Acct #: | 50489442XXXX | Type: | Revolving | | |
|---------------------|-------------|-----------|------------|-----------------|-----------------|---------------|----------------|-----------------|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Post Due |
| Equifax | I | 12/2007 | \$1,000 | \$29 | \$948 | 11/2008 | Open | |
| Experian | I | 12/2007 | \$1,000 | \$29 | \$9,087 | 11/2008 | Closed | |

Comments: Experian Account closed at consumers request

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 11/2008 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Experian | 0 | 0 | 0 | 11/2008 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

| Account: HSBC BANK | | | Acct #: | 54895512006XXXX | Type: | Revolving | | |
|--------------------|-------------|-----------|------------|-----------------|-----------------|---------------|----------------|-----------------|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Post Due |
| Equifax | I | 08/2007 | \$700 | - | \$10 | 10/2008 | Open | |
| Experian | I | 08/2007 | \$685 | \$753 | \$16 | 10/2008 | Closed | |

Comments: Experian Account closed at consumers request

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 10/2008 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Experian | 0 | 0 | 0 | 10/2008 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

| Account: CHASE | | Acct #: 46401820XXXX | | | | Type: Revolving | | | |
|----------------|-------------|----------------------|------------|-----------------|-----------------|-----------------|----------------|-----------------|--|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Past Due | |
| Equifax | I | 04/2008 | \$400 | \$10 | 11/2008 | Open | | | |
| | | | | \$252 | | | | | |
| Experian | I | 04/2008 | \$10 | 11/2008 | Closed | | | | |
| | | | | \$252 | | | | | |

Comments: Experian Account closed at consumers request

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 11/2008 | | | | | | | | |
| Experian | 0 | 0 | 0 | 11/2008 | | | | | | | | |

| Account: AMEX | | Acct #: 349991559625XXXX | | | | Type: Revolving | | | |
|---------------|-------------|--------------------------|------------|-----------------|-----------------|-----------------|----------------|-----------------|--|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Past Due | |
| Equifax | I | 05/2008 | \$1,132 | - | 11/2008 | Paid | | | |
| | | | | \$0 | | | | | |
| Experian | I | 05/2008 | \$1,132 | - | 10/2008 | Closed | | | |
| | | | | - | | | | | |

Comments: Experian Account closed at consumers request

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 10/2008 | | | | | | | | |
| Experian | 0 | 0 | 0 | 10/2008 | | | | | | | | |

| Account: CIT BANK/DFS | | Acct #: T945012305759XXXX | | | | Type: Revolving | | | |
|-----------------------|-------------|---------------------------|------------|-----------------|-----------------|-----------------|----------------|-----------------|--|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Past Due | |
| Equifax | I | 08/2007 | \$2,000 | - | 06/2008 | Paid | | | |
| | | | | \$0 | | | | | |
| Experian | I | 08/2007 | \$2,000 | - | 08/2008 | Paid | | | |
| | | | | - | | | | | |

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 08/2008 | | | | | | | | |
| Experian | 0 | 0 | 0 | 08/2008 | | | | | | | | |

| Account: NEW MILLENNIUM BANK | | Acct #: 549106502098XXXX | | | | Type: Revolving | | | |
|------------------------------|-------------|--------------------------|------------|-----------------|-----------------|-----------------|----------------|-----------------|--|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Past Due | |
| Equifax | I | 08/2007 | \$1,000 | - | 11/2008 | Paid | | | |
| | | | | \$0 | | | | | |
| Experian | I | 08/2007 | \$1,002 | - | 12/2007 | Closed | | | |
| | | | | - | | | | | |

Comments: Experian Account closed at consumers request

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 11/2007 | | | | | | | | |
| Experian | 0 | 0 | 0 | 12/2007 | | | | | | | | |

| Account: TNB - TARGET | | Acct #: 43331XXXX | | | | Type: Revolving | | | |
|-----------------------|-------------|-------------------|------------|-----------------|-----------------|-----------------|----------------|-----------------|--|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Past Due | |
| Equifax | I | 12/2007 | \$200 | - | 10/2008 | Closed | | | |
| | | | | \$0 | | | | | |
| Experian | I | 12/2007 | \$200 | - | 04/2008 | Closed | | | |
| | | | | - | | | | | |

| Account: CHASE | | Acct #: 46191320XXXX | | | | Type: Revolving | | |
|----------------|-------------|----------------------|------------|-----------------|-----------------|-----------------|----------------|-----------------|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Past Due |
| | | | \$400 | | \$10 | 11/2008 | Open | |
| Equifax | | 04/2008 | | | \$257 | | | |
| | | | | | \$529 | | | |
| Experian | | 04/2008 | | | \$10 | 11/2008 | Closed | |
| | | | | | \$252 | | | |

Comments: Experian Account closed at consumers request.

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 11/2008 | | | | | | | | |
| Experian | 0 | 0 | 0 | 11/2008 | | | | | | | | |

| Account: AMEX | | Acct #: 349991569525XXXX | | | | Type: Revolving | | |
|---------------|-------------|--------------------------|------------|-----------------|-----------------|-----------------|----------------|-----------------|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Past Due |
| | | | \$1,132 | | | | | |
| Equifax | | 05/2008 | | | \$0 | 11/2008 | Paid | |
| | | | | | \$1,132 | | | |
| Experian | | 05/2008 | | | - | 10/2008 | Closed | |

Comments: Experian Account closed at consumers request.

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 10/2008 | | | | | | | | |
| Experian | 0 | 0 | 0 | 10/2008 | | | | | | | | |

| Account: CIT BANK/KDFS | | Acct #: 7945012905759XXXX | | | | Type: Revolving | | |
|------------------------|-------------|---------------------------|------------|-----------------|-----------------|-----------------|----------------|-----------------|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Past Due |
| | | | \$2,000 | | | | | |
| Equifax | | 08/2007 | | | \$0 | 08/2008 | Paid | |
| | | | | | \$2,000 | | | |
| Experian | | 08/2007 | | | - | 08/2008 | Paid | |

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 08/2008 | | | | | | | | |
| Experian | 0 | 0 | 0 | 08/2008 | | | | | | | | |

| Account: NEW MILLENNIUM BANK | | Acct #: 549106502090XXXX | | | | Type: Revolving | | |
|------------------------------|-------------|--------------------------|------------|-----------------|-----------------|-----------------|----------------|-----------------|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Past Due |
| | | | \$1,000 | | | | | |
| Equifax | | 08/2007 | | | \$0 | 11/2008 | Paid | |
| | | | | | \$1,002 | | | |
| Experian | | 08/2007 | | | - | 12/2007 | Closed | |

Comments: Experian Account closed at consumers request.

| Bureau | Days Past Due | | | History Date | 24 Month History | | | | | | | |
|----------|---------------|----|-----|--------------|------------------|---|---|---|---|---|---|---|
| | 30 | 60 | 90+ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Equifax | - | - | - | 11/2007 | | | | | | | | |
| Experian | 0 | 0 | 0 | 12/2007 | | | | | | | | |

| Account: TNS - TARGET | | Acct #: 43331XXXX | | | | Type: Revolving | | |
|-----------------------|-------------|-------------------|------------|-----------------|-----------------|-----------------|----------------|-----------------|
| Bureau | Bureau Code | Date Open | High Limit | Monthly Payment | Account Balance | Last Reported | Account Status | Amount Past Due |
| | | | \$200 | | | | | |
| Equifax | | 12/2007 | | | \$0 | 10/2008 | Closed | |
| | | | | | \$200 | | | |
| Experian | | 12/2007 | | | - | 04/2008 | Closed | |

Exhibit # 2



EDUARDO ADRIAN MORALES

Page 1 of 3

Account Number: XXXXX XXXX XXXX 2728
 Closing Date: 09/13/08
 Credit Limit: \$300.00
 Available Credit: \$0.00
 Available Cash: \$0.00

Consumer Servic: (800) 510-0141
 Lost or Stolen Card: (800) 659-3465

Please Direct Written Inquiries to:
CONTINENTAL FINANCE
 PO BOX 8899
 NEWARK, DE 19714-8899

Please Direct Merchant Inquiries to:
CONTINENTAL FINANCE
 PO BOX 33834
 TAMPA, FL 33630

To pay online:
www.zeccardinfo.com

| | | |
|------------------------|-----------|-------------|
| Previous Balance | \$ | 107.05 |
| Purchases | + | 0.00 |
| Cash Advances | + | 0.00 |
| Other Credits | - | 0.00 |
| Payments | - | 107.05 |
| Other Charges / Debits | + | 0.00 |
| Refund/Finance Charge | + | 0.00 |
| Fee / Finance Charge | + | 0.00 |
| NEW BALANCE | \$ | 0.00 |

Total Payment Due: **0.00**
 Payment Due Date: **07/08/08**

Minimum Payment: **\$ 0.00**
 Past Due Amount: **\$ 0.00**

Mail Payments to: **CONTINENTAL FINANCE PO BOX 338311 TAMPA FL 33630-3311**

REMINDER! THE \$25 ANNUAL FEE FOR YOUR ACCOUNT WILL BE BILLED IN THE FOLLOWING BILLING CYCLE, WHICH IS APPROXIMATELY YOUR RENEWAL DATE. TO AVOID AN OVER-LIMIT FEE, BE SURE YOU HAVE ENOUGH AVAILABLE CREDIT TO ACCOMMODATE THIS FEE. YOU CAN CHECK YOUR AVAILABLE CREDIT OR MAKE A PAYMENT AT WWW.ZECCARDINFO.COM

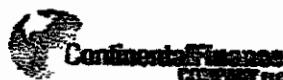
| Transaction Date | Posting Date | Reference Number | Description | Amount |
|------------------|--------------|------------------------|----------------------------------|----------|
| | | | Payments, Adjustments and Others | |
| 05/12 | 05/16 | 781590590007 | RETURNED PAYMENT FEE | \$ 35.00 |
| 05/12 | 05/16 | 781590590007 | RETURNED ACH | 50.00 |
| 05/05 | 05/05 | 15027102 | ONLINE PAY THANK YOU | 50.00 |
| 05/05 | 05/05 | 15027102 | INTERNET PAYMENT FEE | 4.00 |
| 05/12 | 05/12 | 7520005916594484562000 | LATE FEE | 35.00 |
| 05/05 | 05/12 | 7816400000014 | RETURNED PAYMENT FEE | 35.00 |
| 05/05 | 05/12 | 7816400000014 | RETURNED ACH | 50.00 |
| 05/13 | 05/13 | 752000591659165469894 | ACCOUNT MAINTENANCE FEE | 12.00 |

THANK YOU FOR YOUR RECENT PAYMENT. HOWEVER, YOUR ACCOUNT IS STILL PAST DUE. PLEASE SEND YOUR PAYMENT TODAY. YOU CAN MAKE PAYMENT ARRANGEMENTS BY CALLING 1-800-659-0142 OR BY VISITING US ONLINE AT WWW.ZECCARDINFO.COM

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW 7 DAYS FOR MAIL DELIVERY

VX-

CONTINENTAL FINANCE
 PO BOX 8899
 NEWARK DE 19714-8899



XXXX XXXX XXXX 2728

Check back to indicate
 how full/less stamp
 on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

05/13/08

0.00

0.00

07/08/08

\$

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 |
|---|---|---|---|---|---|---|---|---|---|

REMOVED OR DESTROYED
 OR MARKED
 TO DESTROY AT 05/09/09

11 5206 0500 0094 2728 00014900 00028023 6

CONTINENTAL FINANCE
 PO BOX 338311
 TAMPA FL 33630-3311

11 5206 0500 0094 2728 00014900 00028023 6